

RECEIVED  
CENTRAL FAX CENTER

AUG 21 2006

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 09/812,628

Filing Date: 3/20/2001

For: AUTOMATED ACCOUNT RISK  
MANAGEMENT

) Group Art Unit: 3628

) Examiner: Jennifer Liversedge

) **AMENDMENT and RESPONSE** to July  
21, 2006 Final Office Action

) Attorney Docket No.: G08.126

) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being facsimile  
transmitted to: Commissioner for Patents at fax number  
(571) 273-8300 on August 21, 2006.

Dated: August 21, 2006

By:   
Randolph P. Calhoun

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 21, 2006, please amend the  
above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on  
page 2 of this paper.

**Remarks** begin on page 7 of this paper.

OK TO  
ENTER  
Jeff TLG  
8/29/2006